

In re:
Paris Tiffany Houston
Debtor

Case No. 22-12902-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Nov 14, 2022

User: admin
Form ID: 318a

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db	Paris Tiffany Houston, 2001 N Rancho Ave Apt 42b, Colton, CA 92324-1217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRWHITMORE.COM	Nov 15 2022 09:48:00	Robert Whitmore (TR), 3600 Lime St Ste 616, Riverside, CA 92501-0933
smg	EDI: EDD.COM	Nov 15 2022 09:48:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 15 2022 09:48:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Nov 15 2022 09:48:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41249587	EDI: CINGMIDLAND.COM	Nov 15 2022 09:48:00	AT&T, 1025 Lenox Park Blvd Ne, Brookhaven, GA 30319-5309
41249588	EDI: BANKAMER.COM	Nov 15 2022 09:48:00	Bank of America, Po Box 982234, El Paso, TX 79998-2234
41249589	EDI: TSYS2	Nov 15 2022 09:48:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
41249590	EDI: CAPITALONE.COM	Nov 15 2022 09:48:00	Capital One, Po Box 30285, Salt Lake Cty, UT 84130-0285
41249591	EDI: CAPITALONE.COM	Nov 15 2022 09:48:00	Capital One / Walmart, Po Box 30285, Salt Lake Cty, UT 84130-0285
41249592	^ MEBN	Nov 15 2022 04:54:29	Clark County Collection Servive, 8860 W Sunset Rd, Las Vegas, NV 89148-4899
41249593	EDI: WFNNB.COM	Nov 15 2022 09:48:00	Comenity Bank / Game Stop, Po Box 183003, Columbus, OH 43218-3003
41249594	EDI: WFNNB.COM	Nov 15 2022 09:48:00	Comenity Bank / Kay Jewelers, Po Box 182273, Columbus, OH 43218-2273
41249595	EDI: WFNNB.COM	Nov 15 2022 09:48:00	Comenity Bank / Playstation, Po Box 182273, Columbus, OH 43218-2273
41249596	EDI: CCS.COM	Nov 15 2022 09:48:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
41249597	+ Email/Text: compliance@dontbebroke.com	Nov 15 2022 04:57:00	Dollar Loan Center, 8860 W Sunset Rd, Las

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			Vegas, NV 89148-4899
41249598	Email/PDF: acg.exeter.ebn@aisinfo.com	Nov 15 2022 05:08:19	Exeter Finance, Po Box 166008, Irving, TX 75016-6008
41249599	EDI: PHINELEVATE	Nov 15 2022 09:48:00	Finwise Bank / Rise, Po Box 101808, Fort Worth, TX 76185-1808
41249600	Email/Text: Mercury@ebn.phinsolutions.com	Nov 15 2022 04:56:00	First Bank & Trust / Mercury, Po Box 84064, Columbus, GA 31908-4064
41249601	EDI: PHINAMERI.COM	Nov 15 2022 09:48:00	GM Financial, Po Box 183853, Arlington, TX 76096-3853
41249602	Email/Text: bankruptcy@moneylion.com	Nov 15 2022 04:57:00	MoneyLion, Po Box 1547, Sandy, UT 84091-1547
41249603	EDI: NAVIENTFKASMSERV.COM	Nov 15 2022 09:48:00	Navient, Po Box 9640, Wilkes Barre, PA 18773-9640
41249604	EDI: RMSC.COM	Nov 15 2022 09:48:00	Synchrony / Care Credit, Po Box 960061, Orlando, FL 32896-0061
41249605	EDI: RMSC.COM	Nov 15 2022 09:48:00	Synchrony / Midas, Po Box 960061, Orlando, FL 32896-0061

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriCredit Financial Services, Inc. dba GM Financ
intp		Courtesy NEF

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Exeter Finance LLC c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Debtor Paris Tiffany Houston bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Mandy D Youngblood	on behalf of Interested Party Courtesy NEF csbk@gmfinancial.com
Robert Whitmore (TR)	rswtrustee@yahoo.com rwhitmore@ecf.axosfs.com

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Sheryl K Ith

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial sith@cookseylaw.com

United States Trustee (RS)

ustpreion16.rs.ecf@usdoj.gov

Valerie Smith

on behalf of Interested Party Courtesy NEF claims@recoverycorp.com

TOTAL: 7

Information to identify the case:

Debtor 1 **Paris Tiffany Houston**

Social Security number or ITIN **xxx-xx-3849**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Central District of California**

Case number: **6:22-bk-12902-SY**

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paris Tiffany Houston
fka Paris Balkom

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/14/22

Dated: 11/14/22

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.